

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/12/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Credit Not Processed
Case Number: 617165061501
Adjustment Amount: 94.31

Faxed to:

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Transaction Date (mm/dd/yyyy):	04/26/2017	Reference Number:	24733347117029010165528
Transaction Amount:	94.31	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	0.00	Batch Date (mm/dd/yyyy):	
Usage Code:		Custom Data:	SYS/PRIN: 1073/0200
Card Product Type:	Visa Classic	Transaction Method:	Mail/Telephone Order
Invoice Number:		POS Entry:	
AVS Code:	Y	CW2/CVC2/CID:	S
UCAF/CAVV:		MCC:	5968
Reason Code:	85 / Credit Not Processed		

Case Summary

A dispute has been initiated by First Data Resources, Inc. because the cardholder claims that credit was not processed.

Comments: This disputed transaction cannot be remedied since you failed to respond to the request for additional information. Please contact the cardholder directly to resolve this dispute.

Questions?

Call Merchant Services at:
800-672-5008

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

MERCHANT SERVICES
PO BOX 6602
HAGERSTOWN MD 21741-6602

REQUEST FOR TRANSACTION DOCUMENTATION

July 15, 2017

FAX YOUR RESPONSE TO:
402-933-1673

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON, NV 89052-3977

28



**Your response must be received by
August 4, 2017**
Failure to respond may result in a debit to your account.

The customer's bank has requested a copy of the transaction document(s) related to the card transaction identified below.

TRANSACTION DETAIL INFORMATION

Case Number: 216936666

Merchant Number: [REDACTED]

Credit Card Number: [REDACTED]

Card Product Type: Discover

Transaction Method: CHIP

MCC: 5968

Transaction Amount: 94.31

Alternate Amount: 0.00

Transaction Date: 05/21/17
mm/dd/yy

Reason Description: 03 - 03-Cardholder Requests Due to

Reference Number: 7142980000236890

Merchant Xref: 00023689

Airline Ticket Number:

Invoice Number:

Custom Data: SYS: 1073 PRIN: 0200

PLEASE FOLLOW THESE INSTRUCTIONS:

- ◆ Tape your original transaction document within this area.
- ◆ Do not cover the Transaction Information on the left. If the size of your document exceeds the space provided, then attach the document(s) to separate sheet(s) of 8 1/2 by 11 white paper.
- ◆ Write the case number on the top right corner of every sheet.
- ◆ If you have resolved this issue with the cardholder and or if you have already issued credit to the cardholder, your response is still required.
- ◆ For non face-to-face transactions we recommend that you provide as much information as possible to establish cardholder participation in a transaction.
- ◆ For face-to-face transactions, the rules require a signed and card swiped or imprinted transaction document to establish cardholder participation in a transaction.

FAX YOUR RESPONSE TO: 402-933-1673

OR, MAIL TO:
MERCHANT SERVICES
PO BOX 6602
HAGERSTOWN MD 21741-6602

Questions? Call Merchant Services at:
800-672-5008

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Affix legible copy of Transaction Document within this area.

9431R21693666612

MERCHANT SERVICES
PO BOX 6602
HAGERSTOWN MD 21741-6602

July 15, 2017

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON, NV 89052-3977



28

REQUEST FOR TRANSACTION DOCUMENTATION

FAX YOUR RESPONSE TO:
402-933-1673

PLEASE FOLLOW THESE INSTRUCTIONS:

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The customer's bank has requested a copy of the transaction document(s) related to the card transaction identified below.

TRANSACTION DETAIL INFORMATION

Case Number: 216936781

Merchant Number: [REDACTED]

Credit Card Number: [REDACTED]

Card Product Type: Discover

Transaction Method: CHIP

MCC: 5968

Transaction Amount: 105.22

Alternate Amount: 0.00

Transaction Date: 06/20/17
mm/dd/yy

Reason Description: 03 - 03-Cardholder Requests Due to

Reference Number: 7172980000236890

Merchant Xref: 00023689

Airline Ticket Number:

Invoice Number:

Custom Data: SYS: 1073 PRIN: 0200

Affix legible copy of Transaction Document within this area.

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-15-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks processed on

07-14-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	2	199.53
Reversals		
Total Adjusted Amount*	2	199.53

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0317194500612	85541357187980000236850		41	105.22
	617195072801	24733347169029010216591		83	94.31

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/14/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/29/2017 (mm/dd/yyyy)

Issuer: CITIBANK N.A.
Case Number: 0317194500612
Adjustment Amount: 105.22
Reason: 41 / Cancelled Recurring and Digital Goods Transactions

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	Debit MasterCard Card	Transaction Amount:	105.22
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	07/05/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Electronic Commerce
Reference Number:	85541357187980000236850	POS Entry:	
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide a signed copy of the contract containing a clause which outlines a cardholder liability and the specific terms of the agreement and/or cancellation policy, proof of digital goods purchase controls and/or proof that the transaction is the result of an installment billing.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

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07/15/17 IDS000 0001686

PX17 Attachment AB-109

MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE RESPONSE

Case Number: 0317194500612
Amount: 105.22
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525

OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

X Reason Code 4841 -- Canceled Recurring Transaction

Note: The issuer or cardholder must notify the merchant of cancellation. This reason code may be used for recurring transactions after the date of cancellation. When batching is allowed, the ARD for each transaction included in the batch must be provided as supporting documentation.

Cardholder Information

Account number: [REDACTED]

ICA Number: 012811

Name: PAUL RICHEY

Transaction Information

Acquirer's Reference Number 85541357187980000236850

Transaction Date 20170705

Transaction Amount 105.22

Dispute Amount 105.22

Merchant Name: -- BLIZZARD WHITE GLOBAL 8888498114 NV

Did the cardholder enter into a recurring transaction arrangement with the card acceptor? Yes.

Dispute Information

1) If the cardholder canceled the recurring transaction, provide details about the cancellation and date of cancellation.

Did the cardholder or issuer attempt contact the card acceptor to cancel the recurring transaction arrangement?

--Yes.

On what date did you cancel?

--20170630

On what date did you re-contact the merchant?

--

What was the merchant's response?

--

What was purchased?

--

What was the reason you canceled?

--

Why was your attempt to re-contact the merchant unsuccessful?

--

Are you able to contact the merchant?

--

2) Were the terms and conditions of this recurring bill clear, separate, and distinct from the general terms and conditions of the sale?

--

"I certify that the facts were obtained from my discussion with the cardholder or _____, (who is the company representative or government agency representative on behalf of the corporate card or government cardholder) and the facts are accurate to the best of my knowledge."

Customer Service/Chargeback Representative: --IR01038

Date -- 11-Jul-17

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DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/14/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Fraudulent Transaction - Card Not Present
Case Number: 617195072801
Adjustment Amount: 94.31

Faxed to:

Original Transaction Detail Information

Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Transaction Date (mm/dd/yyyy):	06/16/2017	Reference Number:	24733347169029010216591
Transaction Amount:	94.31	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	0.00	Batch Date (mm/dd/yyyy):	
Usage Code:		Custom Data:	SYS/PRIN: 1073/0200
Card Product Type:	Visa Classic Prepaid	Transaction Method:	Electronic Commerce
Invoice Number:		POS Entry:	
AVS Code:	Z	CVV2/CVC2/CID:	P
UCAFI/CAVV:		MCC:	5968
Reason Code:	83 / Fraudulent Transaction - Card Not Present		

Case Summary

A dispute has been initiated by Star/ First Data Dispute because a fictitious/invalid account number was processed or the cardholder denied participation in the transaction.

Comments: We provided your previous response to the cardholder's bank and the cardholder is continuing to dispute this transaction as fraud. We are unable to further defend this transaction.

Questions?

Call Merchant Services at:
800-672-5008

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MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-13-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks processed on

07-12-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks		
Reversals		
Total Adjusted Amount*	0	0.00

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Non-Financial Activity					
Reversal Rejection Letters					
	871846213601	24110397139207973600333		41	92.13

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/12/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

REVERSAL REJECTION

We received your request for a reversal of an adjustment made to your account. The information provided was not sufficient to represent the transaction back to the issuer for payment.

Issuer: Bank of America Consumer Credit
Case Number: 871846213601
Work Type: FIRST CHARGEBACK REVERSAL
Reason Code: 41 / Cancelled Recurring Transaction

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Signature Preferred	Transaction Amount:	92.13
Batch Date (mm/dd/yyyy):	05/19/2017	Transaction Date(mm/dd/yyyy):	05/19/2017
Invoice Number:	0011741617	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	24110397139207973600333	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

COMMENTS: We acknowledge the documentation provided; however, the cardholder withdrew permission to bill their credit card. Please contact the cardholder for another form of payment. CH canceled 050417

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call Merchant Services at:
1-800-594-9465

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07/13/17 IDS000 0000486

PX17 Attachment AB-114

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-16-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks processed on

07-15-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	105.22
Reversals		
Total Adjusted Amount*	1	105.22

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	871680306401	24110397101207973800226		85	105.22

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/15/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
 11001 W 120TH AVE #400
 BROOMFIELD CO 80021-0000

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Credit Not Processed
Case Number: 871680306401
Adjustment Amount: 105.22

Faxed to:

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Transaction Date (mm/dd/yyyy):	04/11/2017	Reference Number:	24110397101207973800226
Transaction Amount:	105.22	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	1088.29	Batch Date (mm/dd/yyyy):	04/11/2017
Usage Code:		Custom Data:	
Card Product Type:	Visa Classic	Transaction Method:	Recurring Payment
Invoice Number:	0011419257	POS Entry:	
AVS Code:	Y	CVV2/CVC2/CID:	
UCAF/CAVV:		MCC:	5999
Reason Code:	85 / Credit Not Processed		

Case Summary

A dispute has been initiated by JPMorgan Chase Bank N.A. - Debit because the cardholder claims that credit was not processed.

Comments: This disputed transaction cannot be remedied since you failed to respond to the request for additional information. Please contact the cardholder directly to resolve this dispute.

Questions?

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1-800-594-9465

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MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-15-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks processed on

07-14-2017
(MM/DD/YYYY)

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Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	92.13
Reversals		
Total Adjusted Amount*	1	92.13

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
295319058885	771606463501	55536077091207973800176		53	92.13
Non-Financial Activity					
Reversal Rejection Letters					
	871866628601	24110397158207973500760		41	94.31

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/14/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

DISPUTE NOTIFICATION

Dispute Type: SECOND CHARGEBACK

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/29/2017 (mm/dd/yyyy)

Issuer: BANK OF AMERICA, NATIONAL ASSOCIATION
Case Number: 771606463501
Adjustment Amount: 92.13
Reason: 53 / Cardholder Dispute

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Card Product Type:	Debit Business Card	Transaction Amount:	92.13
Batch Date (mm/dd/yyyy):	04/01/2017	Transaction Date (mm/dd/yyyy):	04/01/2017
Invoice Number:	0011473521	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	55536077091207973800176	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5899
Custom Data:			

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: We acknowledge receiving your documentation to support this chargeback. The cardholder has provided a progressive letter stating that the order was not received. The documentation provided does not prove that the cardholder received the merchandise.

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MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 771606463501
Amount: 92.13
Custom Data:

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?

(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
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- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

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■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525
OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/14/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

REVERSAL REJECTION

We received your request for a reversal of an adjustment made to your account. The information provided was not sufficient to represent the transaction back to the issuer for payment.

Issuer: JPMorgan Chase Bank N.A. - Debit
Case Number: 871866628601
Work Type: FIRST CHARGEBACK REVERSAL
Reason Code: 41 / Cancelled Recurring Transaction

Original Transaction Detail Information

Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Card Product Type:	Visa Classic	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):	06/07/2017	Transaction Date(mm/dd/yyyy):	06/07/2017
Invoice Number:	0011843245	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	24110397158207973500760	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

COMMENTS: We acknowledge receipt of your rebuttal; however, the cardholder cancelled and revoked authorization to charge their card at that time. We are unable to reverse this chargeback without proof of installment billings, or proof from the cardholder showing a different cancellation date. CANCELLED 060217

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call Merchant Services at:
1-800-594-9465

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

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07/15/17 IDS000 0002083

PX17 Attachment AB-120

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-14-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks processed on

07-13-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	92.60
Reversals		
Total Adjusted Amount*	1	92.60

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	771926116101	55536077095207973200159		37	92.60

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type:

FIRST CHARGEBACK

07/13/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/28/2017 (mm/dd/yyyy)

Issuer: CAPITAL ONE BANK (CANADA BRANCH)
Case Number: 771926116101
Adjustment Amount: 92.60
Reason: 37 / Fraudulent Transaction - No Cardholder Authorization

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	MasterCard Standard Card	Transaction Amount:	92.13
Batch Date (mm/dd/yyyy):	04/05/2017	Transaction Date (mm/dd/yyyy):	04/05/2017
Invoice Number:	0011474169	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	55536077095207973200159	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide proof that the cardholder authorized and participated in this transaction. Proof of positive address verification services (AVS) response and proof of delivery showing the merchandise was shipped to the AVS confirmed address must be provided or any documentation that supports the customer participated in the transaction.

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1-800-594-9465

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PO Box 845 Stn Agincourt
Scarborough ON M1S 0M9

MERCHANT BANK INFORMATION:
ICA/7249
HARRIS
RISK
700
BUFFALO, IL 60089

July 10, 2017

Expedited Billing Dispute Resolution Process (Fraud) Form

This Expedited Billing Dispute Resolution Process (Fraud) Form may be used for disputes using message reason codes 4837, 4840, 4870, and 4871. For specific requirements for each reason code, please refer to the *Chargeback Guide*. Failure to provide complete responses may invalidate the chargeback. Supporting documentation, regardless of cycle, must provide sufficient detail to enable all parties to understand the nature of the dispute or rebuttal. Mastercard will determine whether the specific documentation presented in a chargeback cycle contains sufficient detail. By completing this form, the issuer certifies its knowledge of the cardholder's claim that neither he, she, nor anyone authorized by him or her engaged in the transaction.

Cardholder Truncated Account Number: xxxx-xxxx-xxxx-xxxx ICA Number: 7249
Information: Cardholder Name (if allowed by local law): BREANNE GERRARD
Transaction Acquirer's Reference Data: 55536077095207973200159
Information: Txn Date: April 5, 2017 Txn Amount: \$123.68 Disputed Amount: \$123.68

Merchant
Information
Name: BELLA@HOME868238592

If multiple transactions are being charged back, include the first transaction detail above and supply on separate pages the remaining transactions being disputed by the cardholder. On those pages, include the merchant name, Acquirer Reference Data, and transaction amounts.

Card Status Information

The account was closed before the chargeback was processed: ☒ Yes ☐ No
The account was listed on the Account Management Service Stand-In Account File before the chargeback was processed: ☒ Yes ☐ No
The transaction was reported to SAFE before the chargeback was processed: ☒ Yes ☐ No

Capital One has a complaint resolution process in place. For details, please visit www.capitalone.ca/concerns or call us at 1-800-723-3500.

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Based on the facts obtained from my discussion with the cardholder (or company or government agency representative as applicable), I have determined and reported to SAFE that the card is:

☐ Lost ☐ Stolen ☐ Never Received as Issued (NRI) ☒ In the cardholder's possession

The last known valid transaction date:

If processing a message reason code 4837 chargeback on a Cardholder Activated Terminal (CAT) 2 transaction, was the card lost, stolen or NRI on the date of the transaction? ☐ Yes ☐ No

If 4840: Did the cardholder confirm that one legitimate transaction was made at the same merchant location?

Any additional details reported by the cardholder:

CaseID/WorkItemNumber: 170710562785 FCT# 868082

"I certify that the facts were obtained from my discussion with the cardholder or N/A (who is the company representative or government agency representative on behalf of the corporate card or government cardholder) and the facts are accurate to the best of my knowledge."

TLW271

Customer Service/Chargeback Representative

Our Ref: C170710562785

10/07/2017

Date

MasterCom Endpoint:

Capital One has a complaint resolution process in place. For details, please visit www.capitalone.ca/concerns or call us at 1-800-723-3500.

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MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-03-2017
(MM/DD/YYYY)

FIRST CLASS WHITENING FORMULA
450 E 96TH ST STE 500
INDIANAPOLIS, IN 46240-3760



The following is a summary of the chargebacks processed on

07-03-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	103.04
Reversals		
Total Adjusted Amount*	1	103.04

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0301718244280	24733347073980000277750		83	103.04

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/03/2017 (mm/dd/yyyy)

FIRST CLASS WHITENING FORMULA
450 E 96TH ST STE 500
INDIANAPOLIS IN 46240-3760
US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/18/2017 (mm/dd/yyyy)

Issuer:
Case Number: 0301718244280
Adjustment Amount: 103.04
Reason: 83 / Fraudulent Transaction - Card Not Present

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Classic	Transaction Amount:	103.04
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	03/13/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Mail/Telephone Order
Reference Number:	24733347073980000277750	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide proof that the cardholder authorized and participated in this transaction. Proof of positive address verification services (AVS) response and proof of delivery showing the merchandise was shipped to the AVS confirmed address must be provided or any documentation that supports the customer participated in the transaction.

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Questions?

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800-672-5008

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07/03/17 IDS000 0001834

PX17 Attachment AB-127

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 0301718244280
Amount: 103.04
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

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Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1549712127**Transaction Information**

Card/Acct #:	██████████	Tran Type:	Bill Payment	Issuer:	WELLS FARGO BANK,
Network:	VISA	Tran Date:	03/13/17		NATIONAL ASSOCIA-
Tran ID:	007072312914359	Processing Date:	03/14/17		TION
ARN:	2-473334-7073-98000027775-0	Tran Amount:	103.04 USD	CH Name:	
Retrieval Ref. #:	707320980000	Jurisdiction:	DOMESTIC-US	Acquirer:	MISSION VALLEY
					BANK
				Merchant:	FIRST CLASS WHITEN-
					ING FOR
				Location:	800-270-3043, IN

Action: Chargeback

Dispute Information

Dispute Group	2 - Fraud
Dispute Reason	83 - Fraud - Card Absent Environment
Dispute Amount	103.04 USD Cardholder <input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Elaboration Information

☐ Account number used was fictitious or no valid card, and no authorization was obtained

Date Fraud Activity was reported through VisaNet: 06/29/17 mmddyy

Date of listing on Exception File or date token was deactivated: 06/29/17 mmddyy

What was the fraud type based on Issuer investigation? ☒ Other fraudulent use of account number

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

Questionnaire Notes and Documents

Comments

Documents

No documents attached

Chargeback Reference Number

712127

07/03/17 IDS000 0001834

PX17 Attachment AB-129

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-07-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks processed on

07-07-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	2	38.97
Reversals		
Total Adjusted Amount*	2	38.97

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0301718742385	24733347167029010191333		85	1.25
	617161052601	24733347116029010143229		85	37.72
Non-Financial Activity					
Pre-Notes					
	617161052601	24733347116029010143229		85	37.72

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/07/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
 871 CORONADO CENTER DR STE 200
 HENDERSON NV 89052-3977
 US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/22/2017 (mm/dd/yyyy)

Issuer: Chase Bank USA, National Association
Case Number: 0301718742385
Adjustment Amount: 1.25
Reason: 85 / Credit Not Processed

Original Transaction Detail Information

Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Card Product Type:	Visa Traditional	Transaction Amount:	1.25
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	06/15/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Mail/Telephone Order
Reference Number:	24733347167029010191333	POS Entry:	10 / Credential On File
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide an explanation of why credit is not due along with one of the following
 1) If cardholder is present at the time of the transaction provide a signed cancellation/return policy 2) If the transaction was mail, phone or ecommerce provide proof cancellation/return policy was accepted by the cardholder.

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Questions?

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07/07/17 IDS000 0003282

PX17 Attachment AB-131

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 0301718742385
Amount: 1.25
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documents showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documents Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

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Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1551438186**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Sale	Issuer:	CHASE BANK USA, NA-
Network:	VISA	Tran Date:	06/15/17		TIONAL ASSOCIATION
Tran ID:	167166514802834	Processing Date:	06/17/17	CH Name:	
ARN:	2-473334-7167-02901019133-3	Tran Amount:	1.25 USD	Acquirer:	MISSION VALLEY
Retrieval Ref. #:	716723029010	Jurisdiction:	DOMESTIC-US		BANK
				Merchant:	BLIZZARD WHITE
					GLOBAL
				Location:	888-849-8114, NV
Acqr BID:	00000000	Spec Cond:		MCC:	5968
Reimb Attr:	A	MOTO/ECI:	2	Network ID:	VISA
Action: Chargeback					

Dispute Information

Dispute Group	5 - Cancelled/Returned		
Dispute Reason	85 - Credit Not Processed		
Dispute Amount	1.25 USD	Cardholder	<input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Credit Information

Was a credit voucher, voided transaction receipt or refund acknowledgement given? ☒ No

Elaboration Information

What was Purchased? ☐ Other Services

☐ Providing copy of Credit Transaction Receipt not processed

Did you cancel? ☒ Yes

☐ An original credit was not accepted because either:

Cancellation Information

Cancel Date: 2017-06-16

Spoke with: Customer Service

Was the cardholder given a cancellation policy? ☒ Yes

What was the policy?

Can cancel at anytime

Attempt To Resolve

Did the cardholder attempt to resolve with the merchant? ☒ Yes

Date of most recent contact: 2017-07-04

Name of Contact: Customer Service

Contact Method: Phone

Merchant's Response:

Call cannot be completed as dial.

Questionnaire Notes and Documents

Comments

Documents

No documents attached

Chargeback Reference Number

438186

Cardholder Contact Information

Name

Cardholder did not release contact information.

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/07/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Credit Not Processed
Case Number: 617161052601
Adjustment Amount: 37.72

Faxed to:

Original Transaction Detail Information

Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Transaction Date (mm/dd/yyyy):	04/25/2017	Reference Number:	24733347116029010143229
Transaction Amount:	94.31	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	0.00	Batch Date (mm/dd/yyyy):	
Usage Code:		Custom Data:	SYS/PRIN: 1073/0200
Card Product Type:	Visa Classic	Transaction Method:	Mail/Telephone Order
Invoice Number:		POS Entry:	
AVS Code:	Z	CVV2/CVC2/CID:	P
UCAFI/CAVV:		MCC:	5968
Reason Code:	85 / Credit Not Processed		

Case Summary

A dispute has been initiated by U.S. Bank National Association because the cardholder claims that credit was not processed.

Comments: We acknowledge your response however, the cardholder continued this dispute stating service was cancelled and a credit is due. We did not receive sufficient documentation to reflect service was rendered and the cardholder did not cancel nor did we receive proof the cardholder was aware of and agreed to a no cancellation/no refund policy. We are unable to remedy this dispute.

Questions?

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800-672-5008

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Visa Resolve Online

Pre-Arb Questionnaire: ROL Case Number - 1538115332**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Sale	Issuer:	U.S. BANK NATIONAL AS-
Network:	VISA	Tran Date:	04/25/17		SOCIATION
Tran ID:	007115306351117	Processing Date:	04/26/17	CH Name:	
ARN:	2-473334-7116-02901014322-9	Tran Amount:	94.31 USD	Acquirer:	MISSION VALLEY BANK
Retrieval Ref #:	711629029010	Jurisdiction:	DOMESTIC-US	Merchant:	BLIZZARD WHITE GLOBAL
				Location:	888-849-8114, NV

Case History Summary

Event	CPD	Dispute Amount	Reason Code
Chargeback:	05/17/17	94.31 USD	85 - Credit Not Processed
Representment:	05/23/17	94.31 USD	85 - Credit Not Processed
Pre-Arb:	06/09/17	94.31 USD	85 - Credit Not Processed
Pre-Arb Response:	06/20/17	94.31 USD	85 - Credit Not Processed
Pre-Arb:	06/21/17	37.72 USD	85 - Credit Not Processed

Days Between Events

RFC CPD From Tran CPD	N/A	Repre CPD from CB CPD	6
RFC Response CPD From RFC CPD	N/A	Pre-Arb Date from Repre CPD	29
CB CPD From Tran CPD	21		
CB CPD From RFC CPD	N/A		
CB CPD From RFC Response CPD	N/A		

Acquirer's Response Information

Response:	Decline
Why are you declining Pre-Arbitration?	Declining: Partial credit issued ARN 74733347118029010163725 prior to the dispute and your center has failed to address the credit and adjust the dispute amount
Are you providing new information?	Yes

Additional Information

Documents:

Other 2

Acquirer's Contact Information

Name:	Jeremy List
Phone:	Fax: 1-301-766-5419

Merchant Contact Information

Contact Name:

Merchant did not release contact information.

Issuer's Pre-Arbitration Information

Dispute Amount: 37.72 USD Partial Amount

Why are you initiating Pre-Arbitration?

Upon review of the merchant's supplied documentation, we maintain that our cardholder is due a partial refund of \$37.72. The merchant states we did not address the partial credit issued; however, on their member message text, there is no indication that they issued credit, date credit was issued, or a reference number to show credit was given. It only stated #improper supplying supporting doc#. The merchant has supplied no proof that they have a cancellation policy which complies with Visa Operating Regulations. Per Visa Operating Regulations, An electronic Commerce Merchant Web Site must communicate its refund/cancellation policy to the cardholder during the order process and require the cardholder to select a #click to accept# or #other affirmative# button to acknowledge the policy. The terms and conditions of the purchase must be displayed on the same screen view as the checkout screen used to present the total purchase amount. The cardholder attempted to resolve this issue with the merchant with no resolution. Again, per Visa Operating Regulations, the merchant has not met the requirements to prove their policy was properly disclosed at the time of purchase and it is, therefore, invalid. The cardholder cancelled and attempted to resolve this issue with the merchant on 04/26/17, with no resolution. The cardholder has returned the merchandise through FedEx on 04/27/17. Please refund immediately or we will pursue Arbitration with the Visa Committee. Thank you.

Days Given to Respond: 10

Last Day to Respond: 07/06/17 (Based on Pacific Time)

Are you changing your Reason Code? No

Are you providing new information? No

Questionnaire Notes and Documents

Comments

Documents

No documents attached

Issuer's Contact Information

Name: Rhonda Heiberg

Phone:

Fax:

Email:

Cardholder Contact Information

Name

Cardholder did not release contact information.

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/07/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

Dispute Information Request

Dispute Type: INCOMING PRE-ARBITRATION

A dispute has been initiated. If you wish to contest the dispute, your response must be received no later than:
07/21/2017 (mm/dd/yyyy)

Issuer: U.S. Bank National Association
Case Number: 617161052601
Adjustment Amount: 37.72
Reason: 85 / Credit Not Processed

Original Transaction Detail Information

Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Card Product Type:	Visa Classic	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	04/25/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Mail/Telephone Order
Reference Number:	24733347116029010143229	POS Entry:	
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

When responding to this dispute, follow all instructions on the back of the form.

Comment: We acknowledge your response however, the cardholder continued this dispute stating service was cancelled and a credit is due. We did not receive sufficient documentation to reflect service was rendered and the cardholder did not cancel nor did we receive proof the cardholder was aware of and agreed to a no cancellation/no refund policy. We are unable to remedy this dispute.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call Merchant Services at:
800-672-5008

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

The information in this message may be proprietary and/or confidential, and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify First Data immediately by replying to this message and deleting it from your computer.

07/07/17 105000 0003282

PX17 Attachment AB-138

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 617161052601
Amount: 37.72
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525

OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Visa Resolve Online

Pre-Arb Questionnaire: ROL Case Number - 1538115332**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Sale	Issuer:	U.S. BANK NATIONAL AS-
Network:	VISA	Tran Date:	04/25/17		SOCIATION
Tran ID:	007115306351117	Processing Date:	04/26/17	CH Name:	
ARN:	2-473334-7116-02901014322-9	Tran Amount:	94.31 USD	Acquirer:	MISSION VALLEY BANK
Retrieval Ref #:	711629029010	Jurisdiction:	DOMESTIC-US	Merchant:	BLIZZARD WHITE GLOBAL
				Location:	888-849-8114, NV

Case History Summary

Event	CPD	Dispute Amount	Reason Code
Chargeback:	05/17/17	94.31 USD	85 - Credit Not Processed
Representment:	05/23/17	94.31 USD	85 - Credit Not Processed
Pre-Arb:	06/09/17	94.31 USD	85 - Credit Not Processed
Pre-Arb Response:	06/20/17	94.31 USD	85 - Credit Not Processed
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Days Between Events

RFC CPD From Tran CPD	N/A	Repre CPD from CB CPD	6
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CB CPD From Tran CPD	21		
CB CPD From RFC CPD	N/A		
CB CPD From RFC Response CPD	N/A		

Acquirer's Response Information

Response:	Decline
Why are you declining Pre-Arbitration?	Declining: Partial credit issued ARN 74733347118029010163725 prior to the dispute and your center has failed to address the credit and adjust the dispute amount
Are you providing new information?	Yes

Additional Information

Documents:

Other 2

Acquirer's Contact Information

Name:	Jeremy List
Phone:	Fax: 1-301-766-5419

Merchant Contact Information

Contact Name:

Merchant did not release contact information.

Issuer's Pre-Arbitration Information

Dispute Amount: 37.72 USD Partial Amount

Why are you initiating Pre-Arbitration?

Upon review of the merchant's supplied documentation, we maintain that our cardholder is due a partial refund of \$37.72. The merchant states we did not address the partial credit issued; however, on their member message text, there is no indication that they issued credit, date credit was issued, or a reference number to show credit was given. It only stated #improper supplying supporting doc#. The merchant has supplied no proof that they have a cancellation policy which complies with Visa Operating Regulations. Per Visa Operating Regulations, An electronic Commerce Merchant Web Site must communicate its refund/cancellation policy to the cardholder during the order process and require the cardholder to select a #click to accept# or #other affirmative# button to acknowledge the policy. The terms and conditions of the purchase must be displayed on the same screen view as the checkout screen used to present the total purchase amount. The cardholder attempted to resolve this issue with the merchant with no resolution. Again, per Visa Operating Regulations, the merchant has not met the requirements to prove their policy was properly disclosed at the time of purchase and it is, therefore, invalid. The cardholder cancelled and attempted to resolve this issue with the merchant on 04/26/17, with no resolution. The cardholder has returned the merchandise through FedEx on 04/27/17. Please refund immediately or we will pursue Arbitration with the Visa Committee. Thank you.

Days Given to Respond: 10

Last Day to Respond: 07/06/17 (Based on Pacific Time)

Are you changing your Reason Code? No

Are you providing new information? No

Questionnaire Notes and Documents

Comments

Documents

No documents attached

Issuer's Contact Information

Name: Rhonda Heiberg

Phone:

Fax:

Email:

Cardholder Contact Information

Name

Cardholder did not release contact information.